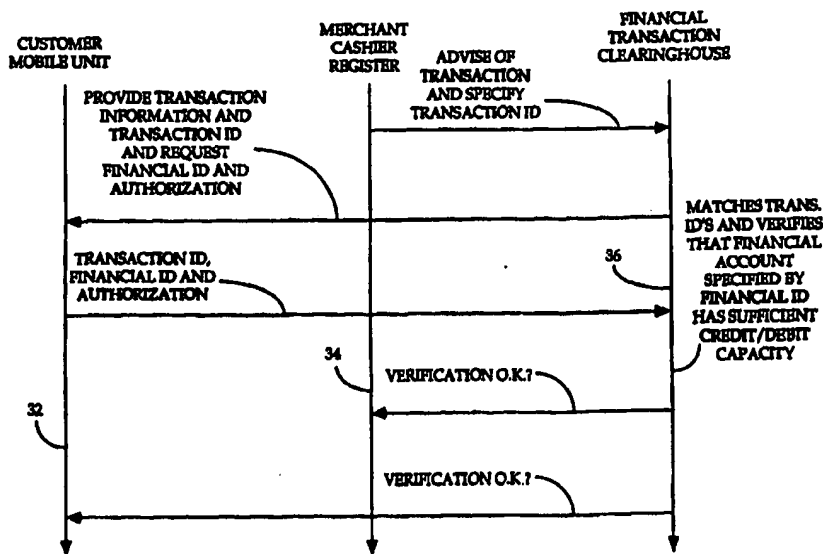




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(54) Title: METHOD AND APPARATUS FOR PERFORMING FINANCIAL TRANSACTIONS USING A MOBILE COMMUNICATION UNIT



## (57) Abstract

Financial identification codes (ID's) are stored directly within a mobile communications unit (12) such as a mobile telephone or other device provided with wireless telephony capability such as a personal data assistant, a laptop computer, a dedicated Internet access device, or electronic organizer. The financial ID's represent credit or debit accounts, digital money or other financial entities. Storage of financial ID's within such devices allows the various financial ID's of credit (28) and debit accounts (30) of a customer or of digital money to be consolidated and used efficiently. The ID's are transmitted by radio or infrared signals to a merchant (14) or other party to enable quick and efficient transactions such as purchase transactions. Radio transmission is particularly advantageous for conducting transactions during a mobile telephone call which might otherwise require verbally reciting the financial ID of a credit or debit account.

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